

In re:
Christine A. Kurtz
Debtor

Case No. 22-11581-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jun 20, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:

Recip ID	Recipient Name and Address
db	+ Christine A. Kurtz, 1127 North 11th St., Reading, PA 19604-2125
14714184	Spring Oaks Capital SPV, LLC, P. O. Box 1216, Chesapeake, VA 23327-1216
14699064	+ Utilities Empl Cu, Po Box 798, Reading, PA 19603-0798

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 21 2025 03:43:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 21 2025 03:43:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14699041	^ MEBN	Jun 21 2025 03:42:31	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699045	+ Email/Text: rperez@arcadiarecovery.com	Jun 21 2025 03:43:00	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699052	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2025 03:43:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
14699053	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2025 03:54:05	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14701960	+ Email/PDF: ebn_ais@aisinfo.com	Jun 21 2025 03:54:05	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14699056	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2025 03:54:09	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14699058	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2025 03:54:02	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14708479	Email/Text: bankruptcy.accounts@wakeassoc.com	Jun 21 2025 03:43:00	DONOVAN YOUNG DMD PLLC, C/O WAKEFIELD & ASSOCIATES LLC, PO BOX 51272, KNOXVILLE, TN 37950-1272
14699059	Email/Text: collecadminbankruptcy@fnni.com	Jun 21 2025 03:43:00	First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
14711869	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 21 2025 03:43:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
14708921	+ Email/Text: RASEBN@raslg.com	Jun 21 2025 03:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

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14703488	^	MEBN	Jun 21 2025 03:42:39	Lakeview Loan Servicing LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14707510	^	MEBN	Jun 21 2025 03:42:34	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14699060		Email/Text: camanagement@mtb.com	Jun 21 2025 03:43:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14699061	+	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2025 03:54:02	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14699062	+	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2025 03:54:08	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14699063	+	Email/Text: bncmail@w-legal.com	Jun 21 2025 03:43:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14716332		Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 21 2025 03:43:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
14699065	+	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 21 2025 03:54:02	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14707282		Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 21 2025 03:54:09	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14699055		Capital One Bank Usa N
14699042	*+	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699043	*+	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699044	*+	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699047	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699048	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699049	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699050	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699051	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699046	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699054	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14699057	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14716001	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2025 at the address(es) listed below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Debtor Christine A. Kurtz tobykmendelsohn@comcast.net
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Christine A. Kurtz)	Case No. 22-11581-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: June 20, 2025

For The Court

Timothy B. McGrath
Clerk of Court